

FAQs- Corporate Internet Banking (E-Banking)

General:

1) Can I change my personal details on Corporate Internet Banking?

- You can change your preferences and personalize the dashboard in the new Corporate E- Banking system. User ID change is not allowed.
- For changes in email Id and mobile number, please visit any of the nearest RBL Bank Branches.

2) Which browsers are compatible for Corporate Internet Banking (CIB)? □ The following browsers are compatible with CIB (EBanking):

Browsers	<input type="checkbox"/> IE (Internet Explorer) version 10, 11 <input type="checkbox"/> Mozilla Firefox version 41-43 <input type="checkbox"/> Google Chrome version 45-47 <input type="checkbox"/> Safari version 7-9
Client desktop OS	<input type="checkbox"/> Windows 7, Windows 8, Windows 8.1 <input type="checkbox"/> MAC OS 10.8

3) What are the benefits of using Corporate Internet banking?

- Internet banking is like having access to the branch 24*7 and being able to get the banking services to you. With RBL Bank's Corporate Internet Banking, you can view all the transactions in your current accounts, view your current balances, transfer funds within and outside RBL Bank, create term deposits and avail many more services. The CIB platform is a secure platform and saves a lot of time by being able to bank from office or home as per your convenience.

4) Where can I see the demo of CIB features?

- To know more about the features of CIB, please click on the link given below.
<https://www.rblbank.com/demo-videos/cib>

5) Who can use Corporate Internet banking?

- All clients of RBL Bank can avail themselves of the Corporate Internet Banking facility by submitting the required documentation to the nearest branch. Alternatively, they can reach out to the mapped Relationship Manager or Service Manager.

6) How secure is Internet Banking?

- We have the most secure and easy to use internet banking service. Our servers are protected with firewalls that prevent unauthorized access. Every customer is provided with a unique User ID & Password to ensure security. One Time Password (OTP) acts as a 2nd Factor Authentication and is used for transaction processing to ensure the highest security.

- Below are some important points that clients need to keep in mind to ensure that the security is not compromised.
 - Keep the Internet Banking password confidential and do not disclose it to anybody under any circumstance. Even RBL Bank employees will never ask you for the Internet Banking Password.
 - Do not ever respond to emails that ask you for any details, including the ones that seem to come from RBL Bank.
 - Do not share OTP (One Time Password) received with anyone. Even RBL Bank employees will never ask you for OTP

7) What are the charges for using Corporate Internet Banking?

- All account holders of RBL Bank have free access to Internet Banking. Please note that certain transactions processed through this portal may be chargeable. Please refer to the bank's schedule of charges for the same.

8) While trying to log in to Internet banking, why do I get an error message?

- Please ensure you are using the correct User ID and Password. Please also check if the 'Caps Lock' is activated on your PC. Passwords are case sensitive. Please ensure that you are using the correct case while entering your user id and password.
- Other reasons why you could be getting this error could be:
 - Your browser may not be compatible or may be an older version. Please use the browser from the list mentioned above.
 - You have entered a wrong password three times consecutively. Your user ID will be locked in this case. This is done so as to prevent unauthorized access to your account. In case your login details are compromised, please contact our customer care on 022 71109111 immediately or visit the nearest branch.
 - Our server may be temporarily down for periodic maintenance. Please try logging in after some time. In such cases, we also send out advance intimation for such mandatory maintenance activities to avoid inconvenience to our customers.
 - The internet service provider's connection may be weak and hence the required data transfer rate may not be available. This is normally a temporary problem and should get resolved in some time. Please try logging in after some time.

9) Why does the Internet Banking login page not open?

The Internet Banking page may not open sometimes due to the following reasons:

- The Internet service provider's connection may be weak and hence the required data transfer rate may not be available. This is normally a temporary problem and should get resolved in some time.
- Our Server may be temporarily down for periodic maintenance. The page shall open when you try after some time. We also send out advance intimation for such mandatory maintenance activities to avoid inconvenience to our customers.

10) Why can't I do some financial transactions after I have logged in to Net Banking?

- Financial transaction rights are given to the users based on the Board Resolution and Account Opening Form submitted to RBL Bank. In case you require any further clarification, we request you to contact your nearest RBL Bank branch. You also need to have your Mobile no. & Email id

registered with us for the said account. OTP is sent on mobile for transactions to proceed further. If you have changed or not updated your Mobile no. and / or Email id, we request you to visit your nearest RBL Bank Branch & update the same. List of the branches is available on our website www.rblbank.com

Registration and Login:

1) I have never used Corporate Internet Banking, how do I register on Corporate Internet Banking?

- ☐ To avail yourself of the Corporate Internet Banking facility, you need to submit documents to your Relationship Manager or visit any nearest Bank Branch. Once the Bank receives the documents, User ID shall be sent to the registered Corporate. Users can then self-generate password online themselves.

2) I am an existing user and I already have a User ID and Password, what do I have to do?

- ☐ You need to login to the new Corporate E-Banking system with your login credentials. You will be prompted to set up the security questions and answers after your first successful login.

3) Is my user id going to change?

- ☐ Your User Id will be <Corporate ID>.<User ID>

4) I have forgotten my 'User ID'. How do I retrieve it?

- ☐ In case you have forgotten your Corporate ID and/or User ID, please write to ceb.support@rblbank.com. Alternatively, you may contact your Relationship Manager or Service Manager.

5) Will the existing password work or do I need to change the password to start transacting on the new EBanking system?

- The existing password will get validated at the time of First login.
- You may reset the password post successful validation as per bank's password policy.

6) Is it mandatory for the user to change the password at the time of first login?

- No, it is not mandatory to change the password if you are an existing user and are logging in to the new Corporate Internet Banking for the first time.
- If you do not change the password, the system will automatically ask you to change the password on or before the expiry date.

7) What is the constitution of the password i.e., combinations of alpha numeric, capital letters, special characters, etc.?

- ☐ This is displayed in the 'password policy' section visible at the time of password creation on EBanking system.

8) What is the preferred password logic?

- There is no preferred password logic. However, we suggest that you keep the password:
 - As strong password as possible, you will see a grid showing the strength of the password
 - Frequently change the password & while resetting the password, you will get a message that your new password cannot be similar to the last 3 passwords used by you.
 - Do not share the password with anyone including RBL Bank employees/ representatives.

9) How many passwords do I have for EBanking?

- You will have only one password for logging into the EBanking system. Unique OTP (One Time Password) will be sent to your mobile for processing transactions.

10) Am I supposed to answer any security questions? When?

- Yes, you need to set three security questions and their answers while getting yourself onboarded on the new Corporate E-Banking system.
- Existing users also have to set any three security questions and their answers while after validating their current Net Banking credentials in new Ebanking system for the first time.
- Security questions are to be answered as a measure of security. You need to remember the answers to these security questions as you are required to answer these to reset your password in future.

11) How many security questions are there?

- ☐ There are 19 security questions in the drop-down list. You have to mandatorily select 3 questions out of them. Answering these 3 questions is mandatory in new EBanking system.

12) I have forgotten my password, how can I reset it?

- ☐ You can reset the password by answering 2 security questions set by you earlier along with OTP validation.

13) When will User Id be deactivated?

- ☐ User Id will be deactivated if CIB is not used consecutively for a period of 6 months.

14) What do I need to do User Id has been deactivated?

- ☐ You need to mark a mail to ceb.support@rblbank.com from your registered id to activate the same. Kindly mention account details like Corp Id, User Id, Account Name, Account Number, etc.

15) When does password expire?

- ☐ Password will expire after 180 days.

16) What should I do if my password has expired?

- ☐ You need to generate a new password by clicking on the 'Forgot Password' link given on the home page of Corporate Internet Banking & set a new password by following a DIY process.

Account:

1) What are the RBL Bank relationships that I can view online? The various RBL Bank relationships you can view online are:

- Current Account
- Savings Account
- Deposit Account
- Loan Account

2) How do I get my bank account statements?

- You can find the statement option on the home page on the “Financial overview” widget.
- Alternatively, you can click on “Account Statement” on horizontal menu “Quick links” on the home page and then click on the “Account Nickname” of the account for which you wish to view the statement.
- In case your transactions for a selected period exceeds 500 then those will be available for download through “Download Center”

Payments:

1) What are the types of transfers available in corporate Internet Banking?

- Below are the types of Fund Transfer available on Corporate Internet Banking:
 - a. Own Account Fund Transfer : To transfer funds to your own account
 - b. Within RBL Fund Transfer : To transfer funds to other accounts of RBL Bank
 - c. Other Bank Fund Transfer : To transfer funds to accounts of Other Banks. There are 3 networks for other bank fund transfer:
 - i. NEFT
 - ii. RTGS
 - iii. IMPS

2) For beneficiaries of other banks, do I need to add beneficiary details separately for each mode of transfer (for example for NEFT, IMPS and RTGS)?

- You have to add the beneficiary only once and the beneficiary will reflect for all modes of funds transfer i.e., NEFT, RTGS and IMPS.

3) What will happen to my existing beneficiary/ies? Will they get migrated to new Corporate Internet Banking?

- The existing authorized beneficiaries will get migrated to new Internet Banking.
- However, if a beneficiary was added separately for each type of transfer (i.e., NEFT & RTGS), they all will be migrated and will reflect as Beneficiary1 and Beneficiary2 in the new EBanking system.
- You are requested to check the list of such beneficiaries and you may choose to delete the duplicate entries reflecting there, if any.

4) What are the limits of different modes of transactions on E-Banking?

- Transaction limits on E-Banking are based on Board Resolution provided by Corporates.

5) What is “Add Entry” on ‘Funds transfer’? What are the advantages?

- You can do multiple funds’ transfers in one go by using ‘Add Entry’ features. All the entries added will get approved with a single OTP.

6) What is “Save as Template” on Funds transfer? What are the advantages?

- If you transfer money to one particular beneficiary frequently, you can save that transaction as a template and use it again in future. It will save you many steps to transfer money in all the subsequent transactions.

7) What are the advantages of IMPS?

- You can send money instantaneously 24*7, 365 days using IMPS. The beneficiary account will be credited instantaneously with the amount.

8) What are the different kinds of user roles in Corporate Internet Banking?

There are 4 types of

users in corporate Internet Banking:

- Maker:** This type of user has rights to initiate a transaction however these transactions will require approval for completion.
- Checker:** The checker will approve/reject the transactions initiated by the maker. A checker cannot initiate any transaction.
- Dual User:** A dual user is a combination of both maker and checker. Transactions initiated by dual users will directly get processed and will not require any further approvals.
- View Only:** This type of user will not have the right to initiate or approve any transaction as it has only view rights.

9) When does the balance validation take place while initiating the transaction?

- Balance validation takes place at the stage of approval which means a maker can initiate a transaction of an amount higher than the existing balance. However, when the checker approves the transaction, system will then check for the available balance and transaction will be processed only if sufficient balance is available.

10) What are the transaction cut-off timings & limits post banking hours/on holidays? Transaction cut off timings & reduced limits post banking hours/on holidays are given below:

- **Business Hours (Customers can transfer as per limit given in Board Resolution during the time as given below):**

NEFT Business Hours:

- Start Time: 07:00 AM
- End Time: 18:44 PM

RTGS Business Hours:

- Start Time: 08:00 AM
- End Time: 18:59 PM

- **Off-Business Hours (Reduced transaction limits are applicable during the time as given below): NEFT Off-Business Hours:**

- Start Time: 18:45 PM
- End Time: 06:59 AM

(NEFT Reduced Limit during Off-Business hours is Rs. 5 Lacs)

RTGS Off-Business Hours:

- Start Time: 19:00 PM
- End Time: 07:59 AM

(RTGS Reduced Limit during Off-Business hours is Rs. 10 Lacs)

Note: 2nd & 4th Saturdays, all Sundays and bank holidays are considered as Off-Business Hours and reduced limits are applicable as mentioned above.

****CIB Bulk file upload option is not available for NEFT/RTGS payments post banking hours (means post business hours) and on holidays, however, files can be uploaded for OFT/TPT transactions.**

OFT: Own-Account Fund Transfer

TPT: Within RBL Bank (Third Party Transfers within RBL Bank Network)

11) What happens in the case of NEFT and RTGS if checker has approved the transaction beyond transaction cut-off time.

- In such cases, the transaction will take place on the next working day.

File Upload:

1) Do I have to upload separate files for different types of fund transfers, for example NEFT, RTGS/IMPS, Within RBL Bank?

- No. Now you can use a single file for all types of fund transfer.

2) Will all the entries of the file uploaded be approved/rejected in one go?

- There are two ways to approve the transactions uploaded in the file. Entire file can be approved in one go or user can approve individual entries of the file as well.

3) If the file has one incorrect entry, will the entire file be rejected?

- No. Only the entry with incorrect details will fail, the rest will be submitted for approval. The reason for failure can be seen in the failure report.

4) If the total amount of the transactions in the file is higher than the existing balance, will the file get submitted for approval or will it fail?

- The file will be submitted for approval as sufficient balance is checked during approval, not before approval. Success/Failure of debit will depend on point no. 2) above.

5) If I have already uploaded a file for approval, can I upload another file with same name?

- If you have uploaded a file, then you cannot upload another file with same name within 24 hours.

6) After the maker uploads the file, how long does it take to process the file and reflect in checker's profile?

- Once the maker submits the file, if it is File level approval, then it appears for approval within 5 minutes. If it is record level approval, then it takes up to 35 minutes to reflect in the approval queue.

7) After the checker approves the file, how long does it take to process the file?

- Once the checker approves the file or records, all payments made within RBL Bank or via IMPS shall be processed immediately. NEFT runs 24X7 in batches of 30 minutes, and the last batch process time

for RTGS is 5:30PM. Monday to Saturday (Except 2nd and 4th Saturday). Hence all records approved prior to the above-mentioned time shall be processed on the same day.

8) Can I upload bulk file post bank business hours or on bank holidays?

- **CIB Bulk file upload option is not available for NEFT/RTGS payments post banking hours (means post bank business hours) and on holidays, however, files can be uploaded for OFT/TPT transactions.**

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Deposits:

1) How can I check Interest rates of Term Deposits?

- On the “Open term deposits” page, click on “Check Interest Rate” to get the interest rates of Term Deposit

2) What is the minimum amount required to create a term deposit account?

- FD can be opened for a minimum of Rs.10,000 and thereafter in multiples of Rs.1.

Services:

1) What are the different Banking services requests that I can make online?

□ Below is the list of services available in Corporate Internet Banking:

- Request New Cheque Book
- Stop Cheque
- Open Fixed Deposit
- Request for Demand Draft
- Update GSTIN

2) Do all the service requests require checker’s approval?

- Maker can initiate service requests (except Update GST) and submit it for checker’s approval. The Checker can approve/reject these requests.
- Only Checker and Dual user can Update GSTIN through Corporate Internet Banking.

Demo Videos:

- To know more about the features of CIB, view the [demo videos here](https://www.rblbank.com/demo-videos/cib)

Holiday Payments/ CIB Transaction cut-off timings & reduced transaction limits:

- **Business Hours** (Customers can transfer as per limit given in Board Resolution during the time as given below):

NEFT Business Hours:

- Start Time: 07:00 AM
- End Time: 18:44 PM

RTGS Business Hours:

- Start Time: 08:00 AM
- End Time: 18:59 PM

- **Off-Business Hours** (Reduced transaction limits are applicable during the time as given below): **NEFT Off-Business Hours:**

- Start Time: 18:45 PM
- End Time: 06:59 AM

(NEFT Reduced Limit during Off-Business hours is Rs. 5 Lacs)

RTGS Off-Business Hours:

- Start Time: 19:00 PM
- End Time: 07:59 AM

(RTGS Reduced Limit during Off-Business hours is Rs. 10 Lacs)

Note: 2nd & 4th Saturdays, all Sundays and bank holidays are considered as Off-Business Hours and reduced limits are applicable as mentioned above.

****CIB Bulk file upload option is not available for NEFT/RTGS payments post banking hours (means post business hours) and on holidays, however, files can be uploaded for OFT/TPT transactions.**

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Customer Support:

1) Whom should I get in touch with in case of any issues?

- You can contact us on 022 71109111
- Write to ceb.support@rblbank.com
- Visit your nearest RBL Bank branch.